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They can't afford to have 911 lines tied up with non-life-threatening emergencies. Simply put, there is no excuse for 911 abuse.

I encourage people to familiarize themselves with their local police and fire departments' nonemergency phone numbers, have them readily available or refer to 311 or their local info line where available. Keeping 911 lines clear is crucial to ensuring dispatchers are readily available during an emergency.

Every day public safety dispatchers help save lives. They provide comfort and reassurance, and they are an integral part of our law enforcement teams. Yet, too often, their work goes unrecognized.

When you need a calming voice to guide you through a crisis, when law enforcement, fire safety, and rescue personnel are in need of seamless coordination at a moment's notice, when every second counts, 911 dispatchers are on the other end of the line. They are the unsung heroes of the first responder community.

This National Public Safety Telecommunicators Week, let's recognize and honor the hundreds of thousands of public safety telecommunicators working round the clock to keep our communities safe.

#### NATIONAL FINANCIAL LITERACY MONTH

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. CONAWAY) for 5 minutes.

Mr. CONAWAY. Mr. Speaker, I would like to recognize April as National Financial Literacy Month and highlight the key role that the American Institute of Certified Public Accountants, or the AICPA, and State CPA societies and CPAs across the country play in educating all Americans about their personal finances.

National Financial Literacy Month is a yearly reminder of the importance of working to improve Americans' understanding of their personal finances. For over 10 years, the AICPA, its members, and State CPA societies have been the leaders in the financial literacy campaign by providing free programs, tools, and resources for all consumers. Thousands of CPAs across 55 States and jurisdictions are volunteering their time to educate consumers to understand their personal finances and their financial goals.

The AICPA, along with the State CPA societies and like-minded financial educational institutions, plays an essential role in educating all Americans so that they will have the knowledge to make decisions for a lifetime of financial well-being. By focusing on financial education as a lifelong endeavor, CPAs are encouraging children to learn about the value of money and teaching adults the importance of saving for a secure retirement.

Mr. Speaker, we have thousands of college students who are unfamiliar

with the impact their student loan debt will have on their early career. A financially literate college student will understand those implications and ramifications and would be better served and be better suited or be better able to make better decisions with respect to whether or not to take on that debt as they pursue their college education.

All Americans, from high school students to older adults, need the tools and resources to make educated decisions about their personal finances. Through the AICPA's flagship 360 Degrees of Financial Literacy program, CPAs across the country are volunteering to help all Americans understand their personal finances through every stage of life. The program combines grassroots advocacy with free public resources and tools for CPAs to educate Americans of all ages.

There is an urgent need to improve the financial literacy of all Americans. A recent survey showed that 47 percent of American households are not saving any of their current income for retirement. This means almost half of all Americans are living paycheck to paycheck and without any savings plan for financial hardships or retirement. Providing all Americans with the information necessary to make educated decisions will help households understand the value of savings for retirement and lead to a lifetime of financial well-being.

Again, I would like to congratulate the AICPA and State societies for this effort in helping Americans become more financially literate.

#### PHMSA IS ACTUALLY A TOOTHLESS KITTEN

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from California (Ms. SPEIER) for 5 minutes.

Ms. SPEIER. Mr. Speaker, last week before the Transportation and Infrastructure's committee on pipeline safety, I called the Pipeline and Hazardous Materials Safety Administration, known as PHMSA, "a toothless tiger that has overdosed on quaaludes and is passed out on the job."

Today I stand before you to say I was wrong. I was wrong to call PHMSA a toothless tiger. PHMSA is actually a toothless kitten, a fluffy industry pet that frightens absolutely no one. This has been proven beyond a shadow of a doubt by yesterday's excellent Politico investigation of PHMSA's ineffectual "can't do" attitude, written by Elana Schor and Andrew Restuccia. Allow me to highlight some of the shocking incompetence brought to light by this article.

All rules made by PHMSA undergo peer review by two advisory committees: one on oil and one on gas. In theory, the committee is made up of five members each from industry, government, and public. Sounds good, right? Well, that might be true except the committee's current rosters are miss-

ing seven members on the government and public sides. This means the industry is calling the shots and voting for their own initiatives. On these committees there is almost no formal resistance to doing the industry's bidding.

That is what Deborah Hersman, former head of the National Transportation Safety Board, meant when she said: "For the regulator to delegate too much authority to the regulated to assess their own system risks and correct them is tantamount to the fox guarding the henhouse."

As we have seen in my district and in so many others, the fox has very little incentive to prevent oil or gas from spoiling the henhouse or to prevent the hens from blowing up. Of course, everyone is very sorry about the fact, but the will to prevent these accidents in the first place is simply not there. That is what happened in Mayflower, Arkansas, in 2013 when PHMSA let ExxonMobil operate an oil pipeline that was known to be faulty for 7 years, and then it blew up.

Nowhere is this more obvious than PHMSA's pitiful fines. Fines are supposed to be a deterrent, and yet the fines that PHMSA levies are so pathetic compared to the cost of pipeline leaks and explosions that they can't even be seen on this graph. Here you see that over the last 12 years PHMSA has issued just \$44.2 million in fines for incidents that cost over \$5 billion. Look at these tiny red lines. You can't even see them. You can see these other graph points that show how much damage was actually done, but the fines are next to nothing.

Take the Mayflower, Arkansas, example where dumping 200,000 gallons of heavy crude into a neighborhood cost ExxonMobil \$2.7 million, or 0.008 percent of that year's profits. To industry, this measly fine is just the cost of doing business. No need to fix a pipeline. Fines are so small, it is cheaper to just pay them.

But, of course, damage from pipeline leaks and explosions can't be reduced to just gray bars. In my district, the city of San Bruno, where eight people were killed by a pipeline explosion in 2010, the public remains traumatized by the idea that their entire neighborhood could be wiped out by one carelessly inspected or uninspected pipeline. Life has risks, but one of them shouldn't be coming home to find your husband and son and mother-in-law dead and your house obliterated, as happened to one of the families in my district.

That is why I find PHMSA's utter failure to implement more rigorous safety regulations so disgusting. PHMSA's reasoning that such regulations are "too costly for the pipeline industry compared with the expected benefits" is the reasoning of movie villains, not well-intentioned safety professionals who are supposed to be taking care of the public interest. Whose side is PHMSA on?

Now, one could argue that the low penalties are Congress' fault, not